
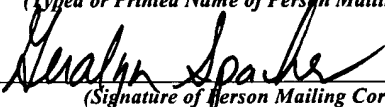


IFW

CERTIFICATE OF MAILING BY FIRST CLASS MAIL (37 CFR 1.8)			Docket No.
Applicant(s): Shapiro, et al.			45/1267US
Serial No. 10/748,710	Filing Date 12/30/03	Examiner TBA	Group Art Unit TBA
Invention: Payment Systems and Methods for Earning Incentives Using at Least Two Financial Instruments			
<div data-bbox="113 451 354 682"></div> <p>I hereby certify that this <u>Information Disclosure Citation, Trans. of IDS and Acknowledgement Postcard</u> (Identify type of correspondence)</p> <p>is being deposited with the United States Postal Service as first class mail in an envelope addressed to: The Commissioner of Patents and Trademarks, Washington, D.C. 20231-0001 on <u>July 21, 2004</u> (Date)</p> <p><u>Geralyn Spacher</u> (Typed or Printed Name of Person Mailing Correspondence)</p> <p><u></u> (Signature of Person Mailing Correspondence)</p> <p>Note: Each paper must have its own certificate of mailing.</p>			

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
45/1267US

In Re Application Of: **Shapiro, et al.**

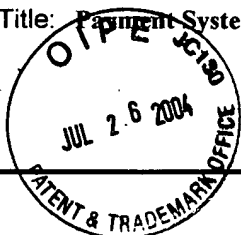
Serial No.
10/748,710

Filing Date
12/30/03

Examiner
TBA

Group Art Unit
TBD

Title: **Payment Systems and Methods for Earning Incentives Using at Least Two Financial Instruments**



Address to:

Assistant Commissioner for Patents
Washington, D.C. 20231

37 CFR 1.97(b)

1. ☒ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

2. ☐ The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:

☐ the statement specified in 37 CFR 1.97(e);

OR

☐ the fee set forth in 37 CFR 1.17(p).

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
45/1267US

In Re Application: Shapiro, et al.

Serial No.

10/748,710

Filing Date

12/30/03

Examiner

TBA

Group Art Unit

TBD

Payment Systems and Methods for Earning Incentives Using at Least Two Financial Instruments

Payment of Fee

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

- ☐ A check in the amount of _____ is attached.
- ☐ The Assistant Commissioner is hereby authorized to charge and credit Deposit Account No. _____ as described below. A duplicate copy of this sheet is enclosed.
- ☐ Charge the amount of _____
- ☐ Credit any overpayment.
- ☐ Charge any additional fee required.

Certificate of Transmission by Facsimile*

I certify that this document and authorization to charge deposit account is being facsimile transmitted to the United States Patent and Trademark Office (F _____)

(Date)

Signature

Typed or Printed Name of Person Signing Certificate

Certificate of Mailing by First Class Mail

I certify that this document and fee is being deposited July 21, 2004 with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.


Signature of Person Mailing Correspondence

GERALYN SPACHER

Typed or Printed Name of Person Mailing Certificate

*This certificate may only be used if paying by deposit account.


Signature

Dated: July 21, 2004

CC:

<div style="text-align: center;"> INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i> </div> <div style="position: absolute; top: 50px; left: 50px; border: 2px solid black; border-radius: 50%; padding: 10px; transform: rotate(-45deg); width: 150px; text-align: center;"> PTO PATENT & TRADEMARK OFFICE JUL 26 2004 </div>	ATTY DOCKET NO. <div style="text-align: center;">45/1267US</div>	SERIAL NO. <div style="text-align: center;">10/748,710</div>
	Shapiro, et al.	
	FILING <div style="text-align: center;">12/30/03</div>	GROUP <div style="text-align: center;">TBA</div>

U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	TRADEMARK	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	A	6,741,968	05/25/04	Jacoves, et al.			
	B	6,739,506	05/25/04	Constantine			
	C	6,722,573	04/20/04	Haddad			
	D	6,714,918	03/30/04	Hillmer, et al.			
	E	6,704,612	03/09/04	Hahn-Carlson			
	F	6,697,702	02/24/04	Hahn-Carlson			
	G	6,694,300	02/17/04	Walker, et al.			
	H	6,666,768	12/23/03	Akers			
	I	6,662,166	12/09/03	Pare, Jr., et al.			
	J	6,631,849	10/14/03	Blossom			
	K	6,631,355	10/07/03	Heintzeman, et al.			

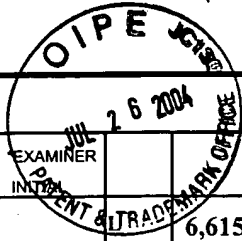
FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>			

EXAMINER	DATE CONSIDERED
----------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO. 45/1267US	SERIAL NO. 10/748,710
	Shapiro, et al.	
	FILING 12/30/03	GROUP TBA




U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,615,190	09/02/03	Slater			
M	6,615,189	09/02/03	Phillips, et al.			
N	6,611,811	08/26/03	Deaton, et al.			
O	6,609,104	08/19/03	Deaton, et al.			
P	6,601,761	08/05/03	Katis			
Q	6,582,304	06/24/03	Walker, et al.			
R	6,581,042	06/17/03	Pare, Jr., et al.			
S	6,578,012	06/10/03	Storey			
T	6,571,149	05/27/03	Hahn-Carlson			
U	6,549,912	04/15/03	Chen			
V	6,532,460	03/11/03	Amanat, et al.			

FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>			

EXAMINER	DATE CONSIDERED
----------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

 <p>INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)</p>	ATTY DOCKET NO. 45/1267US	SERIAL NO. 10/748,710
	Shapiro, et al.	
	FILING 12/30/03	GROUP TBA

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
W	6,516,302	02/04/03	Deaton, et al.			
X	6,505,168	01/07/03	Rothman, et al.			
Y	6,453,299	09/17/02	Wendkos			
Z	6,446,044	09/03/02	Luth, et al.			
AA	6,434,534	08/13/02	Walker, et al.			
BB	6,424,951	07/23/02	Shurling, et al.			
CC	6,424,949	07/23/02	Deaton, et al.			
DD	6,421,648	07/16/02	Gagnon, et al.			
EE	6,419,161	07/16/02	Haddad, et al.			
FF	6,405,174	06/11/02	Walker, et al.			
GG	6,377,935	04/23/02	Deaton, et al.			

FOREIGN PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
					YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER	DATE CONSIDERED
-----------------	------------------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO. 45/1267US	SERIAL NO. 10/748,710
	Shapiro, et al.	
	FILING 12/30/03	GROUP TBA

U.S. PATENT DOCUMENTS

EXAMINER INITIALS & CLASS	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
SS	6,202,054	03/13/01	Lawlor, et al.			
TT	6,178,407	01/23/01	Lotvin, et al.			
UU	6,173,269	01/09/01	Solkl, et al.			
VV	6,144,948	11/07/00	Walker, et al.			
WW	6,128,599	10/03/00	Walker, et al.			
XX	6,116,505	09/12/00	Withrow			
YY	6,105,001	08/15/00	Masi, et al.			
ZZ	6,061,660	05/09/00	Eggleston, et al.			
AAA	6,049,779	04/11/00	Berkson			
BBB	6,049,778	04/11/00	Walker, et al.			
CCC	6,032,136	02/29/00	Brake, Jr., et al.			

FOREIGN PATENT DOCUMENTS

EXAMINER INITIALS & CLASS	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

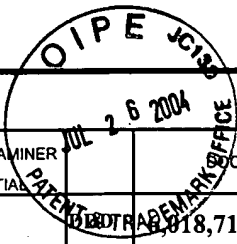
OTHER DOCUMENTS *(Including Author, Title, Date, Pertinent Pages, Etc.)*

EXAMINER INITIALS & CLASS	DOCUMENT NUMBER	DATE	

EXAMINER	DATE CONSIDERED
----------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO. 45/1267US	SERIAL NO. 10/748,710
	Shapiro, et al.	
	FILING 12/30/03	GROUP TBA



U.S. PATENT DOCUMENTS						
*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,018,718	01/25/00	Walker, et al.			
EEE	6,014,635	01/11/00	Harris, et al.			
FFF	6,012,635	01/11/00	Shimada, et al.			
GGG	6,009,415	12/28/99	Shurling, et al.			
HHH	6,009,412	12/28/99	Storey			
III	5,991,736	11/23/99	Ferguson, et al.			
JJJ	5,983,196	11/09/99	Wendkos			
KKK	5,956,695	09/21/99	Carrithers, et al.			
LLL	5,933,817	08/03/99	Hucal			
MMM	5,915,244	06/22/99	Jack, et al.			
NNN	5,910,896	06/08/99	Hahn-Carlson			

FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>

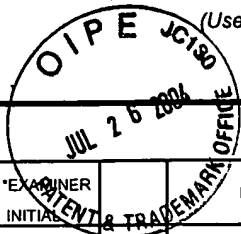
EXAMINER	DATE CONSIDERED
----------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>				ATTY DOCKET NO. 45/1267US		SERIAL NO. 10/748,710	
				Shapiro, et al.			
				FILING 12/30/03		GROUP TBA	
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
OOO	RE36,116	02/23/99	McCarthy				
PPP	5,870,724	02/09/99	Lawlor, et al.				
QQQ	5,855,008	12/29/98	Goldhaber, et al.				
RRR	5,819,226	10/06/98	Gopinathan, et al.				
SSS	5,810,201	09/22/98	Besse, et al.				
TTT	5,806,045	09/08/98	Biorge, et al.				
UUU	5,794,210	08/11/98	Goldhaber, et al.				
VVV	5,774,870	06/30/98	Storey				
WWW	5,734,838,	03/31/98	Robinson, et al.				
XXX	5,689,650	11/18/97	McClelland, et al.				
YYY	5,689,100	11/18/97	Carrithers, et al.				
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
EXAMINER				DATE CONSIDERED			

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>		ATTY DOCKET NO. 45/1267US		SERIAL NO. 10/748,710	
		Shapiro, et al.			
		FILING 12/30/03		GROUP TBA	



U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
zzz	5,687,322	11/11/97	Deaton, et al.			
aaaa	5,675,662	10/07/97	Deaton, et al.			
bbbb	5,659,469	08/19/97	Deaton, et al.			
cccc	5,644,723	07/01/97	Deaton, et al.			
dddd	5,638,457	06/10/97	Deaton, et al.			
eeee	5,621,812	04/15/97	Deaton, et al.			
ffff	5,608,785	03/04/97	Kasday			
gggg	5,592,560	01/07/97	Deaton, et al.			
hhhh	5,592,379	01/07/97	Finfrock, et al.			
iiii	5,574,269	11/12/96	Mori, et al.			
jjjj	5,537,314	07/16/96	Kanter			

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>
--

EXAMINER	DATE CONSIDERED
-----------------	------------------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION <small>(Use several sheets if necessary)</small>				ATTY DOCKET NO. 45/1267US		SERIAL NO. 10/748,710	
				Shapiro, et al.			
				FILING 12/30/03		GROUP TBA	

U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
kkkk	5,483,444	01/09/96	Heintzeman, et al.				
llll	5,466,919	11/14/95	Hovakimian				
mmm m	5,448,471	09/05/95	Deaton, et al.				
nnnn	5,430,644	07/04/95	Deaton, et al.				
oooo	5,426,281	06/20/95	Abecassis				
pppp	5,394,136	02/28/95	Lammers, et al.				
qqqq	5,388,165	02/07/95	Deaton, et al.				
rrrr	5,252,811	10/12/93	Henochowicz				
ssss	5,025,372	06/18/91	Burton, et al.				

FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS <small>(Including Author, Title, Date, Pertinent Pages, Etc.)</small>			

EXAMINER	DATE CONSIDERED
----------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.